

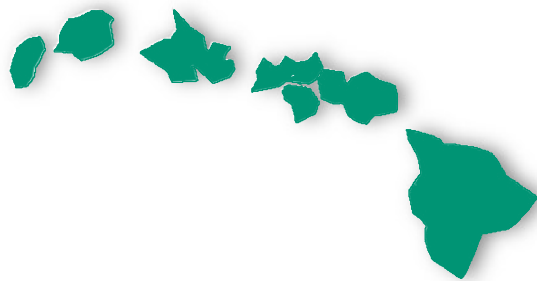
What is Hawai'i's Health Care Law?

It is a law that was passed by the State of Hawaii to help you get the health care that you need.

Under the law you have certain rights and responsibilities. And, you are guaranteed certain health insurance protections.

For example, if your doctor recommends a treatment and your health insurance plan does not agree to pay for the medical procedures, you have the right to complain first to your plan and then to the State Insurance Commissioner.

There are no fees for this review process.



Hawai'i Patients'
BILL of RIGHTS
"YOUR HEALTHCARE RIGHTS"

How does the law help me?

You have a right to:

- Simple information and explanations from your health insurance plan to help you understand what is covered and what is not covered.
- A current list of doctors that you may see.
- Be referred to a specialist under any health insurance plan.
- Emergency care at any hospital for any condition which you believe threatens your life or seriously affects your health.
- An explanation of your illness from your doctor and the choices of what can be done, including not being treated.
- Details of the steps you can take if you feel that your health insurance plan has denied you coverage of a treatment that you believe is covered.

What do I need to do?

You are responsible to:

- Be informed. Read your health insurance plan.
- Understand your doctor's explanation of your illness and all possible treatment and risks.
- Ask your doctor if you have questions. You have the choice to accept or refuse treatment.
- Be in charge of your health care.

How do I complain?

1. Read your health insurance plan.
2. All health insurance plans must have written steps to handle your complaint. Call your health insurance plan customer service representative to request a copy.
3. Make sure that you go through every step of your health insurance plan's complaint process.
4. If you are still not satisfied with your health insurance plan's decision, you have the right to complain to the State Insurance Commissioner.
5. Contact the Insurance Division at (808) 586-2790.

How can I get help?



Read about your basic rights in this brochure.

The Hawaii Insurance Division is here to answer your questions about this law.

Call your health insurance plan customer service representative.

Visit the State Insurance Division Webpage at **www.state.hi.us/dcca/ins**

Call the State Insurance Division of **(808) 586-2790**

Neighbor Islands call toll-free:

Molokai/Lanai: (800) 468-4644

Kauai: 274-3141

Maui: 984-2400

Hawaii: 974-4000

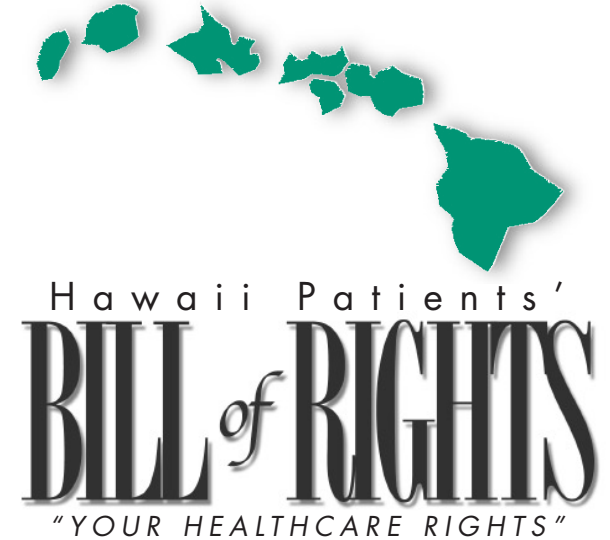


State of Hawaii
Insurance Division
Department of Commerce and Consumer Affairs
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HAWAII PATIENTS'
BILL OF RIGHTS AND
RESPONSIBILITIES ACT